168, the entire Log 2 File is then read and each Child-Transfer

Log Record is used to update the existing warehouse file (which

is a temporary working file in the off-line files 165 where all

of the Child-Transfer Log Records are placed).

Please amend claims 42 and 74 as follows:

42. (Twice Amended) A bill paying system, comprising

storage for payee information,

storage for payor information, the payor information

identifying one or more payees authorized by the payor to receive

transfers of funds from the payor, and including control

parameters defining the manner in which transfers of funds are to

be performed,

a payee communications interface communicating with a

payee and receiving for use by the system, bill data

electronically delivered from said payee to the bill paying

system,

a funds transfer interface generating one or more

electronic funds transfer messages transferring funds for a payor

and a payee using bill data received from the payee, the stored

payee information for the payee, and/or the stored payor

information for the payor,

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the date of the transfer for at least one bill being

determined absent payor intervention based on at least one of

bill data for the bill, stored payor information and stored payee

information, without regard to due dates of bills of other

payees.

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74. (Twice Amended) A bill paying method performed by a

third party for a payee and payor, comprising the following steps

performed by the third party

storing payee information,

storing payor information, the payor information

identifying one or more payees authorized by the payor to receive

transfers of funds from the payor, and including control

parameters defining the manner in which transfers of funds are to

be performed,

communicating with the payee and receiving for use,

bill data electronically delivered from said payee to the third

party,

generating one or more electronic funds transfer

messages transferring funds for a payor and a payee using bill